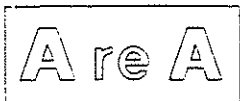


**EXHIBIT D**  
**TO THE CERTIFICATION OF BRIAN E. O'DONNELL**  
**DATED APRIL 19, 2007**

Railroad Ins. Underwriters v. Certain Underwriters at Lloyd's, London, et al.

07cv3071(LLS)



JOHN L. COMEAU  
PRESIDENT

RECEIVED  
MAY 05 2005  
M. & M., LLP  
Answered  
FILE

## Affiliated Reinsurance Associations

15 Maiden Lane, Suite 800 • New York, NY 10038 • (212) 363-2950

EXCISE BOND UNDERWRITERS  
RAILROAD INSURANCE UNDERWRITERS  
REGISTERED MAIL INSURANCE ASSOCIATION

May 3, 2005

Mrs. Ellen R. Clarke  
Attorney at Law  
Mendes & Mount, LLP  
750 Seventh Avenue  
New York, NY 10019-6829

Dear Ellen:

I am in receipt of your letter of April 29, 2005, concerning the Reliance Insurance Company. At the Annual Meeting, every year, the Companies and their respective representatives are elected to serve as the Committee of Officers for the new year with total authority on all matters concerning Railroad Insurance Underwriters.

Member Companies that wrote policies on RIU's behalf during the period of time RIU was in business must be reimbursed for all amounts paid by them in the settlement of Losses and Expenses. The Members approved the new participations in order to be in a position to pay those Member Companies the amounts due them.

The Contracts of Reinsurance written with the London Markets were written under Railroad Insurance Underwriters, not the individual participants. All reimbursements due under our contracts should be payable to RIU without concern or deductions for individual members.

This issue has been addressed before by me and we still strongly feel any deductions made by the Reinsurers on amounts owed to RIU is in violation of the Contracts.

Very truly yours,

John L. Comeau

JLC:xm

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Ms. Ellen R. Clarke

May 3, 2005

cc: James T. Vitelli - RIU Chairman  
Teresa Gallagher D'Asaro - Guy Carpenter & Co.  
Mark Messent, Equitas  
Liz Sutherland, Equitas  
Henry Monaghan, Downlands Liability Management Ltd.  
Pat Butler, C.E. Heath